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Caption in Compliance with D. N.J. LBR 9004-2(c)

Order Filed on October 26, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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Jersey City, NJ 07306-2303
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Attorney for Debtor

In Re: X United States Bankruptcy Court
District of New Jersey-Newark

Noor Siddiqi

Chapter 13

Case #: 14-10728-VFP

X
ORDER REOPENING CHAPTER 13 CASE FOR THE LIMITED PURPOSE OF AMENDING
AND CORRECTING ORDER DATED SEPTEMBER 22, 2014 WHICH AMENDED ORDER
PROVIDES FOR THE STRIPPING OFF OF THE SECOND MORTGAGE ON THE
DEBTOR'S REAL PROPERTY LOCATED AT 75 GARRISON AVENUE, JERSEY CITY,
NJ ON THE GROUNDS THAT THERE IS NO EQUITY IN THE SAID REAL PROPERTY
ABOVE THE AMOUNT OWED ON THE DEBTOR'S FIRST MORTGAGE

The relief set forth on the following pages, numbered two (2)
through four (4) is hereby ORDERED.

DATED: October 26, 2017

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Noor Siddiqi

Case No. Case #: 14-10728-VFP

Caption: ORDER REOPENING CHAPTER 13 CASE FOR THE LIMITED PURPOSE OF AMENDING AND CORRECTING ORDER DATED SEPTEMBER 22, 2014 WHICH AMENDED ORDER PROVIDES FOR THE STRIPPING OFF OF THE SECOND MORTGAGE ON THE DEBTOR'S REAL PROPERTY LOCATED AT 75 GARRISON AVENUE, JERSEY CITY, NJ ON THE GROUNDS THAT THERE IS NO EQUITY IN THE SAID REAL PROPERTY ABOVE THE AMOUNT OWED ON THE DEBTOR'S FIRST MORTGAGE

THIS MATTER having come before the Court on the debtor's counsel's Motion for an Order Reopening the within Chapter 13 bankruptcy case for the limited purpose of amending and correcting the order dated September 22, 2014 which order had intended to strip down the second mortgage on the debtor's real property 75 Garrison Avenue, Jersey City, New Jersey 07306 but upon which there was a typographical error putting the number 65 as opposed to 75 in the Garrison Avenue address thereby rendering the September 22, 2014 order ineffective, and the underlying motion having been made on the grounds that there was no equity in the said property above the lien held by the first mortgagee; and the debtor and the debtor's counsel having represented to the Court that through a typographical error which was purely inadvertent, the address of the property was mistakenly incorrectly listed on the original motion as being located at 65 Garrison Avenue, Jersey City, NJ

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Debtor: Noor Siddiqi

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whereas the correct address is actually 75 Garrison Avenue, Jersey City, New Jersey; and good cause having been shown for the entry of the within Order,

It is, accordingly,

ORDERED as follows:

The debtor's Chapter 13 case is hereby reopened and reinstated; and it is further

ORDERED that since the debtor has completed all of his payments in accordance with his confirmed Chapter 13 payment plan, his second mortgage held by HSBC Mortgage Services, Inc. or its successors or assigns, on the property located at 75 Garrison Avenue, Jersey City, New Jersey 07306, be and hereby is expunged; and it is further

ORDERED that HSBC Mortgage Services, Inc. or its successors or assigns shall take all steps necessary and appropriate to release the second mortgage on the debtor's real property located at 75 Garrison Avenue, Jersey City, New Jersey 07306; and it is further

ORDERED that in the event that HSBC Mortgage Services, Inc. or

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Debtor: Noor Siddiqi

Case No. Case #: 14-10728-VFP

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its successors or assigns does not execute and deliver to the debtor any termination statement, or other document that is or may be required by law to release and discharge the Second Mortgage, the debtor shall be authorized to utilize the within Order as authorization for termination and release of the Second Mortgage; and it is further

ORDERED that a Chapter 13 trustee shall not be reassigned to this case and that upon entry of the within Order, the debtor's Chapter 13 case shall be immediately re-closed.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Noor Siddiqi
Debtor

Case No. 14-10728-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

db +Noor Siddiqi, 75 Garrison Avenue, Jersey City, NJ 07306-5617

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Indenture
Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-1 Asset Backed
Notes bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Indenture
Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-1 Asset Backed
Notes dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Indenture
Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-1 Asset Backed Notes
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Lauren Yassine on behalf of Debtor Noor Siddiqi laurenassine.esq@gmail.com,
nickfitz.law@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald on behalf of Debtor Noor Siddiqi nickfitz.law@gmail.com

TOTAL: 6